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BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

INVESTORS UNION, LLC
dba ANNUITY SERVICE CENTER and
COLD SOLUTIONS
4015 Medina Road, Suite 200
Medina, OH 44256
Unlicensed

CEASE AND DESIST ORDER

2006-009 LF

Docket No. _____

E-Case No. 1717

COMES NOW, D. Kent Michie, Insurance Commissioner of the State of Utah, and in support of the following states:

JURISDICTION

D. Kent Michie is the Insurance Commissioner of the State of Utah and is charged with the duty of administering and enforcing all provisions of the Utah Insurance Code, pursuant to Utah Code Annotated, (U.C.A.) §§ 31A-2-201 and 31A-1-105(2).

Based upon information in the files of the Insurance Department the Commissioner enters the following:

FINDINGS OF FACT

1. Respondent, Investors Union, LLC, also known and doing business under the names Annuity Service Center and Cold Solutions, (hereinafter referred to as "Investors Union"), is an insurance agency licensed, located in and operating from the State of Ohio, and is not licensed to act as an insurance producer in the State of Utah.

2. Peter J. Bonnell, III, is the President and managing director of Respondent Investors Union, and is a licensed non-resident insurance producer in the State of Utah, license number 236963, having obtained his Utah license on January 30, 2006.

3. During the period of at least December 2004, and July 2005, Respondent sent mailers to residents of the State of Utah under the name of Annuity Service Center.

4. Said mailers were advertisements for the purpose of obtaining leads for the sale of annuities, and held the Respondent out as being in the insurance business.

5. Said mailer gave the false impression that the Respondent was in possession of information concerning the recipient's annuity contracts and personal financial information.

6. Said mailers directed the recipient to contact an employee of the Respondent, which employee was not licensed as an insurance producer in the State of Utah, to discuss options regarding the recipient's annuities.

Based upon the above Findings of Fact the Commissioner enters the following:

CONCLUSIONS OF LAW

1. In sending mailers to residents of the State of Utah that advertised insurance for the purpose of obtaining leads for the sale of insurance and holding itself out as being in the business of insurance, Respondent solicited insurance as defined in Utah Code Annotated § 31A-23a-103(13)

2. In soliciting insurance, Respondent acted as an insurance producer in the State of

Utah.

3. In acting as an insurance producer in the State of Utah when not licensed to do so, Respondent violated Utah Code Annotated § 31A-23a-103(1)(a).

4. In utilizing employees who were not licensed as insurance producers in the State of Utah to discuss insurance options with residents of this State, Respondent violated Utah Code Annotated § 31A-23a-103(1)(c).

5. In sending marketing materials to residents of the State of Utah that falsely implied that they were in possession of information regarding the recipient's private financial information regarding their annuities, Respondent violated Utah Code Annotated § 31A-23a-402(1)(a)(i).

Based upon the Findings of Fact and Conclusions of Law, the Commissioner now enters the following:

ORDER

IT IS HEREBY ORDERED:

1. Respondent, and any of its officers, directors, managers, affiliates, agents, sub-agents, employees and all persons participating with them or acting in concert with them, whether in their names or other names or entities, shall immediately Cease and Desist soliciting or advertising insurance or attempting to obtain leads for the sale of insurance to residents of the State of Utah, until such time as Respondent shall obtain a license in the State of Utah to act as a non-resident producer in this State.

2. Respondent, and any of its officers, directors, managers, affiliates, agents, sub-agents, employees and all persons participating with them or acting in concert with them, whether in their names or other names or entities, shall immediately Cease and Desist utilizing the services of any persons to act as insurance producers in the State of Utah, unless such persons are licensed

to act as such.

3. Respondent, and any of its officers, directors, managers, affiliates, agents, sub-agents, employees and all persons participating with them or acting in concert with them, shall immediately Cease and Desist using any advertising or solicitations in the State of Utah regarding insurance that contain any false or misleading information, including being false or misleading because it is incomplete.

NOTIFICATION

Respondent is hereby notified that failure to abide by the terms of this Order may subject it to penalties, including forfeitures of up to \$5,000.00 per violation, and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

DATED this 8th day of February, 2006.

D. KENT MICHIE
INSURANCE COMMISSIONER



MARK E. KLEINFELD, JD
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, UT 84114
Telephone (801)538-3800

CERTIFICATE OF MAILING

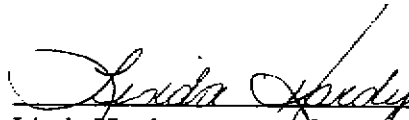
I do hereby certify that on this date I mailed, certified mail and regular mail postage prepaid, a true and correct copy of the attached:

CEASE AND DESIST ORDER

To the following:

**INVESTORS UNION, LLC dba
ANNUNITY SERVICE CENTER &
COLD SOLUTION
40115 Medina Road, Suite 200
Medina, OH 44256**

DATED this 8th day of February 2006


Linda Hardy Insurance Technician
Utah Department of Insurance
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(801) 538-3813